

FROM CHASE CREDIT (TUE) 5.13.03 14:17/14:16/NO. 4860287810 P 2

# Chase Manhattan Bank

## Archive Report

ChaseID: 18210400000 FName: GRACE M LName: LAWERENCE Accl: Decision: Withdrawn  
OrigIn: FCA2 ONE CHASE INS PL ABP APP ELIG PrdOfnd: MPLAT PrdBkd: LocOfnd: 210190 LocBkd: BalXfer: 5242 BkCrLn: 0  
SSN: 169326200 DOB: 02/05/42 Income: 45000 HA: 484 REDBUD CRES, WARINGTON, PA Zip: 16976 Ph: 2153434293  
Emp: FOX SUDACUTE CENTER BA: BRISSELL RD, WARINGTON, PA 16976 BPh: 2153432700 Custom Score: : 0

Act: WO DteTime: 2001-07-01 12:07:21 Ltr#: Dclrsn: UserID: System  
Act: ST DteTime: 2001-07-01 12:07:22 Ltr#: Dclrsn: UserID: System  
Comment: application shall enter the standard decision path (0800\_channeltroubling==>2100\_channelenbyprap)  
Act: ST DteTime: 2001-07-01 12:07:22 Ltr#: Dclrsn: UserID: System  
Comment: all mandatory requirements met (2400\_minimumreqs==>2600\_duplicateapp)  
Act: ST DteTime: 2001-07-01 12:07:22 Ltr#: Dclrsn: UserID: System  
Comment: duplicate application processing complete (2600\_duplicateapp==>2850\_ccsrapp)  
Act: ST DteTime: 2001-07-01 12:07:22 Ltr#: Dclrsn: UserID: System  
Comment: idar request exported (f00\_fdraccountsreceivable==>f10\_fdraccountsreceivablepend)  
Act: ST DteTime: 2001-07-01 12:07:35 Ltr#: Dclrsn: UserID: System  
Comment: idar request completed (f20\_fdraccountsreceivableresp==>2870\_ccsrefexit)  
Act: ST DteTime: 2001-07-02 13:14:50 Ltr#: Dclrsn: UserID: System  
Comment: bank score request exported (bs00\_bankscore==>hs10\_bankscorepend)  
Act: ST DteTime: 2001-07-02 17:20:11 Ltr#: Dclrsn: UserID: System  
Comment: bank story request completed (bs20\_bankscoreresp==>4030\_bankstoryexit)  
Act: LS DteTime: 2001-07-02 17:20:14 Ltr#: F815 Dclrsn: 185 UserID: System  
Comment: (lr req export: 2001-09-01 01:10:09)  
Act: ST DteTime: 2001-07-02 17:20:14 Ltr#: Dclrsn: UserID: System  
Comment: application has failed credit-policy exclusions (4100\_creditpolicycheck==>4200\_lineassignment)  
Act: ST DteTime: 2001-07-02 17:20:14 Ltr#: Dclrsn: UserID: System  
Comment: recommended-decline application eligible for judgmental review: bank score, 1; fico, 747; existing ccs accounts, 1; income, \$45000  
.00 (4200\_lineassignment==>4400\_manualunderwriting)  
Act: AW DteTime: 2001-07-11 16:36:56 Ltr#: Dclrsn: UserID: u585730  
Comment: withdraw application  
Act: LS DteTime: 2001-07-11 16:37:45 Ltr#: F260 Dclrsn: UserID: u585730  
Comment: (lr req export: 2001-08-01 01:10:09)  
Act: CM DteTime: 2001-07-30 21:54:41 Ltr#: Dclrsn: UserID: u579474  
Comment: qc'd by qa

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ChaseID: 182104000090 FName: GRACE M LName: LAWRENCE Acct: Decision: Withdrawn

incorrect routing

please correct

Act: ST Dte/Time: 2001-07-31 09:49:39 Ltr#: Dchrsn: UserID: 0060249

Comment: 0060249 forwarded application; 4400\_manualunderwriting ==> 9150\_withdrawcomplete

Act: ST Dte/Time: 2001-07-31 09:50:05 Ltr#: Dchrsn: UserID: System

Comment: application withdrawn (9150\_withdrawcomplete==>9900\_pendingarchive)

Act: WC Dte/Time: 2001-08-01 01:10:09 Ltr#: Dchrsn: UserID: System

Pos: 1	DVTm: 2001-07-01 12:07:21	User: System	Text: 0000_Load==>0100_APPLoad
Pos: 2	DVTm: 2001-07-01 12:07:21	User: System	Text: 0100_APPLoad==>0300_PROGLoad
Pos: 3	DVTm: 2001-07-01 12:07:22	User: System	Text: 0300_PROGLoad==>0800_ChannelRouting
Pos: 4	DVTm: 2001-07-01 12:07:22	User: System	Text: 0800_ChannelRouting==>2100_ChannelEntryPrep
Pos: 5	DVTm: 2001-07-01 12:07:22	User: System	Text: 2100_ChannelEntryPrep==>2200_DataIntegrity
Pos: 6	DVTm: 2001-07-01 12:07:22	User: System	Text: 2200_DataIntegrity==>2400_MinimumReqs
Pos: 7	DVTm: 2001-07-01 12:07:22	User: System	Text: 2400_MinimumReqs==>2600_DuplicateApps
Pos: 8	DVTm: 2001-07-01 12:07:22	User: System	Text: 2600_DuplicateApps==>2850_CCSPRepPrep
Pos: 9	DVTm: 2001-07-01 12:07:22	User: System	Text: 2850_CCSPRepPrep==>FR00_FDRAccountsReceivable
Pos: 10	DVTm: 2001-07-01 12:07:22	User: System	Text: FR00_FDRAccountsReceivable==>FR10_FDRAccountsReceivablePend
Pos: 11	DVTm: 2001-07-01 12:07:35	User: System	Text: FR10_FDRAccountsReceivablePend==>FR20_FDRAccountsReceivableResp
Pos: 12	DVTm: 2001-07-01 12:07:35	User: System	Text: FR20_FDRAccountsReceivableResp==>2870_CCSPRefExit
Pos: 13	DVTm: 2001-07-01 12:07:35	User: System	Text: 2870_CCSPRefExit==>2900_BureauPrep
Pos: 14	DVTm: 2001-07-01 12:07:36	User: System	Text: 2900_BureauPrep==>BureauEntrance
Pos: 15	DVTm: 2001-07-01 12:07:36	User: System	Text: BureauEntrance==>BureauSelectNext
Pos: 16	DVTm: 2001-07-01 12:07:36	User: System	Text: BureauSelectNext==>BureauExportQ
Pos: 17	DVTm: 2001-07-02 13:12:04	User: System	Text: BureauExportQ==>BureauImport
Pos: 18	DVTm: 2001-07-02 13:12:05	User: System	Text: BureauImport==>BureauExit
Pos: 19	DVTm: 2001-07-02 13:14:50	User: System	Text: BureauExit==>3900_DecisionPrep
Pos: 20	DVTm: 2001-07-02 13:14:50	User: System	Text: 3900_DecisionPrep==>4010_BankStoryPrep
Pos: 21	DVTm: 2001-07-02 13:14:50	User: System	Text: 4010_BankStoryPrep==>BS00_BankScore
Pos: 22	DVTm: 2001-07-02 13:14:50	User: System	Text: BS00_BankScore==>BS10_BankScorePend
Pos: 23	DVTm: 2001-07-02 17:20:11	User: System	Text: BS10_BankScorePend==>BS20_BankScoreResp
Pos: 24	DVTm: 2001-07-02 17:20:13	User: System	Text: BS20_BankScoreResp==>4030_BankStoryExit
Pos: 25	DVTm: 2001-07-02 17:20:13	User: System	Text: 4030_BankStoryExit==>4100_CreditPolicyCheck

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ChaseID: 182104000090 FName: GRACE M LName: LAWRENCE Acct: Decision: Withdrawn

Pos: 26 DUTm: 2001-07-02 17:20:14 User: System Text: 4100\_CreditPolicyCheck==>4200\_LineAssignment

Pos: 27 DUTm: 2001-07-02 17:20:14 User: System Text: 4200\_LineAssignment==>4400\_ManualUnderwriting

Pos: 28 DUTm: 2001-07-06 04:29:28 User: System Text: 4400\_ManualUnderwriting==>CH10\_CrdHistExport

Pos: 29 DUTm: 2001-07-06 04:29:29 User: System Text: CH10\_CrdHistExport==>4400\_ManualUnderwriting

Pos: 30 DUTm: 2001-07-13 02:30:54 User: System Text: 4400\_ManualUnderwriting==>CH10\_CrdHistExport

Pos: 31 DUTm: 2001-07-13 02:30:55 User: System Text: CH10\_CrdHistExport==>4400\_ManualUnderwriting

Pos: 32 DUTm: 2001-07-31 09:50:05 User: System Text: 4400\_ManualUnderwriting==>9150\_WithdrawComplete

Pos: 33 DUTm: 2001-07-31 09:50:05 User: System Text: 9150\_WithdrawComplete==>9900\_PendingArchive

Pos: 34 DUTm: 2001-08-01 01:10:09 User: System Text: 9900\_PendingArchive==>LT10\_EZLetterExport

Pos: 35 DUTm: 2001-08-01 01:10:09 User: System Text: LT10\_EZLetterExport==>9900\_PendingArchive

Pos: 36 DUTm: 2001-08-03 01:57:38 User: System Text: 9900\_PendingArchive==>CH10\_CrdHistExport

Pos: 37 DUTm: 2001-08-03 01:57:39 User: System Text: CH10\_CrdHistExport==>9900\_PendingArchive

Pos: 38 DUTm: 2001-11-28 06:40:37 User: System Text: 9900\_PendingArchive==>AR00\_ArchiveToTable

Rule Text:

0104\_07\_z000 app load conditions: nnn nnnnnnn

0103\_03\_fzz1 address parsing forced.

0103\_03\_fzz1 address parsing forced.

0103\_04\_fzz1 set the application-level balance transfer fields.

0103\_05\_fzz1 the application-level third party indicator has been set to "n"

0303\_01\_z000 the application's program/super-group table key fields are valid, program/super-group table information successfully populated.

0304\_zz\_z000 program/super-group table initial loading has completed successfully.

0601\_02\_z000 route the application into the standard decision path.

2202\_01\_fzz1 the primary applicant's previous address is not required or for missing.

2405\_zz\_fzz1 this application has met all applicable data requirements.

2602\_01\_z010 no possible duplicate applications were found.

1r01\_01 the request to clear has been made

1r21\_zz\_z000 rdr/ar request succeeded, routing to next status.

2871\_01\_fzz1 rdr accounts receivable file returned 1 cca accounts to evaluate for this applicant.

2901\_01\_z002 selectactivemulti, sets the primary applicant's credit control object active.

2901\_02\_z002 selectinquiryflag, set the initialization flags for the bureau pull for the active credit control.

2901\_04\_z002 getinccredit subsystem, set and initialize flags, populate inquiry data, set statuses.

program/super-group table information successfully

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cc120 reset error counters.  
cc130 first time or manual cbr  
cc201 select bureau.  
cc301 export request to ois  
cc415 set credit detail active  
cc430 set trade part fields  
cc950 set received flag.  
cc970 goto cbrnextstatus (cbr)  
3901\_03\_z002 sets the floc score into the person object from the system pulled cbr.  
bs01\_01\_z000 bank score request succeeded, routing to next status.  
bs21\_zz\_z000 bank score relationship found in cbr with a bank score of 1.  
4031\_02\_fzz1 chase relationship found: full application standard shall be used.  
4101\_03\_fzz1 exclusion policy test: full application standard shall be used.  
4102\_04\_fzz1 the floc value of 1 is higher than the maximum of 0 allowed by policy test.  
4106\_01\_fzz1 this application does not require a custom scorecard.  
4105\_05\_fzz1 this recommended-decline application meets the criteria for judgmental review.  
4201\_01\_fzz1 the credit line shall be assigned using table equationa.  
4203\_10\_fzz1 the offer does not permit balance transfers or the line-assignment strategy precludes balance-transfer adjustments.  
4204\_01\_fzz1 the system-assigned cash line has been set to 3000.  
4205\_01\_fzz1 recommended-decline application is eligible for judgmental review: bank score, f; floc, 747; existing cce accounts, 1  
; income, \$45000.00  
rs01\_01\_z002 report server pre-processing has been completed.  
ch11\_01\_z000 this rule exports to credit history, set the flag to so the event will not run again until reset by a status transill  
on and puts it back to the previous status.  
ch11\_01\_z000 this rule exports to credit history, set the flag to so the event will not run again until reset by a status transill  
on and puts it back to the previous status.  
9151\_zz\_z000 the application has been withdrawn.  
9901\_01\_z000 the application has arrived in the pending archive status  
rs01\_01\_z002 report server pre-processing has been completed.  
1111\_01\_z000 ez-letter export completed.  
1111\_02\_z000 closing the reg. b window.  
1111\_03\_z000 returns the application to the status it was in before being routed to ezletterexport.  
ch11\_01\_z000 this rule exports to credit history, set the flag to so the event will not run again until reset by a status transill

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ChaseID: 182104000090 FName: GRACE M LName: LAWRENCE Acct: Declon: Withdrawn

on and puts it back to the previous status.

Credit Bureau: Informaio Product: RPT Name: SSN: DOB:

Rcvd: CBUUsed: N FICO:

Num Trds: 0 Sales Trds: 0 Chase Rev Trds: 0 Rev Trds: 0 Num Inq: 0 Num Bknp: 0 Num Rep/Forcl: 0 Num JLG: 0

Num Chgoft: 0 Num Coll: 0 Mos on File: 0 Num Trds &lt; 6 mo: 0 Tot Rev CrdLn: TotRevCrd Bal:

Rev Debt/Credit: 0.00% Tot Inst CrdLn: 0 Tot Inst Credit: 0 Inst Debt/Credit: 0.00% Risk Score Codes:

Alias:

CRAAddress: Addr Report:

Emp: BA:

Alert:

Simpl Dt: Pgm Dt: Con Stim:

Public Records Dup: Creditor Name: Rpt Dt: File Dt: Orig Bal:

Curbal: Status: St Dt: EGOA: Pub Type: BkChr:

Inq:

Dup: Creditor Name: Inq Date: KOB:

Tradelines Dup: Name: Typ: Acct Num: Open: Rpt Dt:

Highline: HighBal: Curbal: Curline: Sta Dt: Mos Rpt: Terms: Phil:

EGOA: Past: Max Del: Max: 30/60/90:

Pattern: MOP: Status:

Credit Bureau: TransUnion Product: RPT Name: LAWRENCE, GRACE M SSN: 189328200 DOB: 02/01/42

Rcvd: 07/02/01 CBUUsed: Y FICO: 747

Num Trds: 46 Sales Trds: 44 Chase Rev Trds: 0 Rev Trds: 34 Num Inq: 11 Num Bknp: 0 Num Rep/Forcl: 0 Num JLG: 1

Num Chgoft: 0 Num Coll: 0 Mos on File: 414 Num Trds &lt; 6 mo: 2 Tot Rev CrdLn: 132940 TotRevCrd Bal: 5105

Rev Debt/Credit: 3.84% Tot Inst CrdLn: 82313 Tot Inst Credit: 23409 Inst Debt/Credit: 37.57% Risk Score Codes: 040 003 014 00B

Alias:

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ChaseID: 182104000090 FName: GRACE M LName: LAWRENCE Acct: Decision: Withdrawn

CRAddress: 2191 BLACKHORSE DR WARRINGTON,PA 18976 Addr Report: 09/01/95

CRAddress: 2141 BLACKHORSE DR WARRINGTON,PA 18976 Addr Report: 09/01/95

CRAddress: 484 REDBUD CT WARRINGTON,PA 18976 Addr Report: 05/01/99

Alert: surname alert-mismatch-input does not match file

Emp: LOWER BLUCKS HOSPITAL BA

Emp: L B H 6A

Sltm Dt: Pgm Dt: Con Smtk

Public Records Dup: N Creditor Name: FRONEER THOMAS Rpt Dt: 1996-07-01 File Dt: Orig Bat: 2951

CurBat: 2951 Status: Civil Judgment St Dt: ECOA: Individual account Pub Type: Civil Judgment BkChr

Inq: Creditor Name: CHASE Inq Date: 2001-07-02 KOB: Credit Card and Travel/Entertainment

Dup: N Creditor Name: RAI CREDITCO Inq Date: 2001-08-07 KOB: Finance-Personal

Dup: N Creditor Name: CFC LLC Inq Date: 2001-04-30 KOB: Credit Card and Travel/Entertainment

Dup: N Creditor Name: MBNA Inq Date: 2001-03-19 KOB: Banks and S&Ls

Dup: N Creditor Name: C B ASSO FIL Inq Date: 2000-07-07 KOB: Miscellaneous and Public Record

Dup: N Creditor Name: UNIVERSAL BN Inq Date: 2000-01-27 KOB: Banks and S&Ls

Dup: N Creditor Name: PROVIDIAN Inq Date: 1999-11-17 KOB: Banks and S&Ls

Dup: N Creditor Name: FIRST UNION Inq Date: 1999-09-10 KOB: Banks and S&Ls

Dup: N Creditor Name: WILLOW GROVE Inq Date: 1999-08-23 KOB: Banks and S&Ls

Dup: N Creditor Name: FIRST UNION Inq Date: 1999-07-21 KOB: Banks and S&Ls

Dup: N Creditor Name: BENEFICIAL S Inq Date: 1999-07-19 KOB: Banks and S&Ls

Dup: N Creditor Name: CREDCO IMS Inq Date: 1999-07-17 KOB: Miscellaneous and Public Record

Tradelines Dup: N Name: AMEX Typ: Credit Card Acct Num: 98570300 Open: 02/01/90 Rpt Dt: 11/01/93

Hghtline: 0 HighBat: 0 CurBat: 0 Curline: 0 Sts Dt: Mos Rpt: Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90; 0/0/0

Pattern: + + + + MOP: RUA Status: Account closed by consumer

Tradelines Dup: N Name: HARRIS CHG Typ: Credit Card Acct Num: 7010377264 Open: 05/01/90 Rpt Dt: 04/01/94

Hghtline: HighBat: CurBat: 0 Curline: 1500 Sts Dt: Mos Rpt: Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90; 0/0/0



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ChaseID: 182104000090 FName: GRACE M LName: LAWRENCE Acct: Decision: Withdrawn

Pattern: + + + + MOP: RUR Status: Account closed by consumer

Tradelines Dup: N Name: BENEFICAL SV Typ: Unknown Acct Num: 341000881306 Open: 07/01/99 Rpt Dt: 09/01/99

Highline: 6187 HighBal: 6187 CurBal: 0 Curline: 0 Sts Dt: Mos Rpt: 01 Terms: 60M Pmt: 0

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + 1 MOP: IUR Status: Closed

Tradelines Dup: N Name: FST UNION Typ: Secured Acct Num: 108612000537476 Open: 10/01/88 Rpt Dt: 04/01/92

Highline: 7143 HighBal: 7143 CurBal: 0 Curline: 0 Sts Dt: Mos Rpt: 72X Pmt: 0

ECOA: Both spouses contractually liable Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + MOP: I01 Status: Account Closed

Tradelines Dup: N Name: MID NTL BK Typ: Real Estate Acct Num: 5500101045484401 Open: 03/01/92 Rpt Dt: 03/01/93

Highline: 21450 HighBal: 21450 CurBal: 0 Curline: 0 Sts Dt: Mos Rpt: 180M Pmt: 0

ECOA: Undesignated account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + MOP: I01 Status:

Tradelines Dup: N Name: COMWELTH BK Typ: Real Estate Acct Num: 500108214655 Open: 04/01/98 Rpt Dt: 03/01/93

Highline: 57000 HighBal: 57000 CurBal: 0 Curline: 0 Sts Dt: Mos Rpt: 360M Pmt: 661

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + MOP: M01 Status:

Tradelines Dup: N Name: PNC BANK Typ: Unsecured Acct Num: 1000008000149244 Open: 01/01/93 Rpt Dt: 03/01/93

Highline: 10200 HighBal: 10200 CurBal: 0 Curline: 0 Sts Dt: Mos Rpt: 60M Pmt: 0

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + MOP: I01 Status: Closed

Tradelines Dup: N Name: CITIBK VISA Typ: Credit Card Acct Num: 412800298039 Open: 05/01/80 Rpt Dt: 03/01/94

Highline: HighBal: CurBal: 0 Curline: 0 Sts Dt: Mos Rpt: Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + MOP: R01 Status: Account closed by consumer

Tradelines Dup: N Name: BLOOMD/FDSB Typ: Acct Num: 5518027 Open: 01/01/81 Rpt Dt: 03/01/94

Highline: 0 HighBal: 0 CurBal: 0 Curline: 1000 Sts Dt: Mos Rpt: Terms: Pmt:

ECOA: Participating account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + MOP: R01 Status:

Tradelines Dup: N Name: PIER ONE Typ: Charge Account Acct Num: 601151012059076 Open: 05/01/83 Rpt Dt: 05/01/85

Highline: 323 HighBal: 323 CurBal: 0 Curline: 2500 Sts Dt: Mos Rpt: Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + + MOP: R01 Status:

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ChaseID: 182104000090 FName: GRACE M LName: LAWERENCE Acct Decision: Withdrawn

Tradelines Dup: N Name: FIRST UNION Typ: Line of Credit Accl Num: 18000056080 Open: 02/01/94 Rpt Dt: 02/01/97

Highline: 2494 HighBal: 2494 CurBal: 2500 Sta Dt: Mos Rpt: 30 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: C01 Status:

Tradelines Dup: N Name: ANBCC Typ: Credit Card Accl Num: 461657027026 Open: 07/01/95 Rpt Dt: 02/01/97

Highline: HighBal: CurBal: 0 Curline: 6000 Sta Dt: Mos Rpt: 10 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: R01 Status: Closed

Tradelines Dup: N Name: FCNB PRF CHG Typ: Accl Num: 3213449303 Open: 04/01/95 Rpt Dt: 08/01/97

Highline: 0 HighBal: 0 CurBal: 0 Curline: 1300 Sta Dt: Mos Rpt: 24 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: R01 Status:

Tradelines Dup: N Name: PNC BANK Typ: Auto Accl Num: 100000908805401 Open: 08/01/97 Rpt Dt: 12/01/97

Highline: 9448 HighBal: 9446 CurBal: 0 Curline: 0 Sta Dt: Mos Rpt: 05 Terms: 50M Pmt: 218

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: X1111 MOP: I01 Status: Closed

Tradelines Dup: N Name: FLEET CC Typ: Credit Card Accl Num: 407429710401 Open: 02/01/96 Rpt Dt: 04/01/98

Highline: 7500 HighBal: 7500 CurBal: 0 Curline: 7500 Sta Dt: Mos Rpt: 12 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: R01 Status: Closed

Tradelines Dup: N Name: CORESTATE BK Typ: Credit Line Sec. Accl Num: 1001847357 Open: 03/01/97 Rpt Dt: 07/01/98

Highline: 3914 HighBal: 3914 CurBal: 0 Curline: 10000 Sta Dt: Mos Rpt: 18 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: C01 Status:

Tradelines Dup: N Name: STBC/CLASSIC Typ: Credit Card Accl Num: 5442300608089256 Open: 08/01/96 Rpt Dt: 10/01/98

Highline: 5500 HighBal: 5500 CurBal: 0 Curline: 5500 Sta Dt: Mos Rpt: 12 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: R01 Status: Account closed by consumer

Tradelines Dup: N Name: HRSI Typ: Accl Num: 2241693262003 Open: 06/01/96 Rpt Dt: 11/01/98

Highline: 740 HighBal: 740 CurBal: 0 Curline: 0 Sta Dt: Mos Rpt: 12 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: R01 Status:

Tradelines Dup: N Name: THE BON-TON Typ: Charge Account Accl Num: 78814191 Open: 05/01/90 Rpt Dt: 01/01/99



ChaseID: 18210400090 FName: GRACE M LName: LAWERENCE Acct Decision: Withdrawn

HighLine: 0 HighBal: 0 CurBal: 0 CurLine: 600 Sls Dt: Mos Rpt: 01 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + MOP: R01 Status:

Tradelines Dup: N Name: LSCNIE/3RDPY Typ: Student Loan Acct Num: 169328200102Z Open: 09/01/98 Rpt Dt: 02/01/99

HighLine: 2000 HighBal: 2000 CurBal: 0 CurLine: Sls Dt: Mos Rpt: 06 Terms: Pmt: 51

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: X1XX11 MOP: I01 Status: Closed

Tradelines Dup: N Name: ANNIE SEZ Typ: Charge Account Acct Num: 300033067524 Open: 11/01/94 Rpt Dt: 03/01/99

HighLine: 750 HighBal: 750 CurBal: 0 CurLine: 800 Sls Dt: Mos Rpt: 01 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + MOP: R01 Status:

Tradelines Dup: N Name: MANDEES Typ: Charge Account Acct Num: 100013093605 Open: 05/01/93 Rpt Dt: 03/01/99

HighLine: 200 HighBal: 200 CurBal: 0 CurLine: 200 Sls Dt: Mos Rpt: Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: + + + MOP: R01 Status:

Tradelines Dup: N Name: COMWELTH BK Typ: Conv. RE Mgt. Acct Num: 500104012801 Open: 03/01/93 Rpt Dt: 06/01/99

HighLine: 90000 HighBal: 90000 CurBal: 0 CurLine: Sls Dt: Mos Rpt: 48 Terms: 30M Pmt: 0

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: X11111111111111111111111111111111 MOP: M01 Status: Closed

Tradelines Dup: N Name: HR/HLTHCARE Typ: Charge Account Acct Num: 70010130000 Open: 07/01/98 Rpt Dt: 08/01/99

HighLine: 300 HighBal: 300 CurBal: 0 CurLine: 1600 Sls Dt: Mos Rpt: 12 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111 MOP: R01 Status:

Tradelines Dup: N Name: FUNB IL PA Typ: RE Mgt. Acct Num: 8600312307 Open: 12/01/97 Rpt Dt: 07/01/99

HighLine: 15200 HighBal: 15200 CurBal: 0 CurLine: Sls Dt: Mos Rpt: 18 Terms: 60M Pmt: 303

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: X11111111111111111111111111111111 MOP: I01 Status: Closed

Tradelines Dup: N Name: HOMESHIPMABA Typ: Acct Num: 88800458433 Open: 05/01/97 Rpt Dt: 10/01/99

HighLine: 1746 HighBal: 1746 CurBal: 0 CurLine: 2700 Sls Dt: Mos Rpt: 26 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: R01 Status:

Tradelines Dup: N Name: HRSI Typ: Charge Account Acct Num: 41893282003 Open: 06/01/96 Rpt Dt: 09/01/00

HighLine: 740 HighBal: 740 CurBal: 0 CurLine: Sls Dt: Mos Rpt: 24 Terms: Pmt:

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ChaseID: 18210400080 FName: GRACE M LName: LAWERENCE Acct: Declaration: Withdrawn

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 11111111111111111111 MOP: R01 Status: Account closed by consumer  
Tradelines Dup: N Name: UNVL BK NA Typ: Credit Card Acct Num: 549113002056 Open: 01/01/00 Rpt Dt: 12/01/00  
Highline: HighBal: CurBal: 0 Curline: 5000 Sls Dt: Mos Rpt: 10 Terms: Pmt:  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 1111XXX1X1 MOP: R01 Status: Account closed by consumer  
Tradelines Dup: N Name: FIRST UNION Typ: Credit Card Acct Num: 432824301312 Open: 03/01/01 Rpt Dt: 04/01/01  
Highline: 0 HighBal: 0 CurBal: 0 Curline: 10000 Sls Dt: Mos Rpt: 23 Terms: Pmt:  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 1+ + + MOP: R01 Status:  
Tradelines Dup: N Name: WILLOWFEDRL Typ: Unsecured Acct Num: 6500161033462 Open: 09/01/99 Rpt Dt: 04/01/01  
Highline: 6200 HighBal: 8200 CurBal: 2272 Curline: Sls Dt: Mos Rpt: 19 Terms: 60M Pmt: 122  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 11111111111111111111 MOP: 101 Status:  
Tradelines Dup: N Name: CENTRAL LOAN Typ: Conv. RE Mfg. Acct Num: 3000003951308 Open: 05/01/99 Rpt Dt: 04/01/01  
Highline: 55000 HighBal: 55000 CurBal: 0 Curline: Sls Dt: Mos Rpt: 21 Terms: 240M Pmt: 569  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: X1111X1111111111111111 MOP: M01 Status: Transferred to another lender  
Tradelines Dup: N Name: HRS/BEST BUY Typ: Charge Account Acct Num: 7001190001 Open: 09/01/97 Rpt Dt: 04/01/01  
Highline: 800 HighBal: 800 CurBal: 64 Curline: 3000 Sls Dt: Mos Rpt: 48 Terms: Pmt: 10  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 11 MOP: R01 Status:  
Tradelines Dup: N Name: FIRST UNION Typ: Credit Card Acct Num: 554291201225 Open: 03/01/97 Rpt Dt: 04/01/01  
Highline: 21 HighBal: 21 CurBal: 0 Curline: 6000 Sls Dt: Mos Rpt: 38 Terms: Pmt:  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 11 MOP: R01 Status: Account closed by consumer  
Tradelines Dup: N Name: CHRYSLER FIN CP Typ: Auto Acct Num: 101109979 Open: 04/01/01 Rpt Dt: 05/01/01  
Highline: 21065 HighBal: 21065 CurBal: 21137 Curline: Sls Dt: Mos Rpt: 02 Terms: 60M Pmt: 387  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 11 MOP: 101 Status:  
Tradelines Dup: N Name: FIRST UNION Typ: Line of Credit Acct Num: 436108221085 Open: 02/01/94 Rpt Dt: 05/01/01  
Highline: 0 HighBal: 0 CurBal: 0 Curline: Sls Dt: Mos Rpt: 23 Terms: Pmt:  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

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ChaseID: 182104000090 FName: GRACE M LName: LAWRENCE Acct: Decision: Withdrawn

Pattern: 11111111111111111111 MOP: C01 Status: Account closed by consumer

Tradelines Dup: N Name: JCP-MCCBG Typ: Charge Account Acct Num: 714022928 Open: 12/01/90 Rpt Dt: 05/01/01

Highline: 115 HighBat: 115 CurBat: 0 Curline: 600 Sis Dt: Mos Rpt: 48 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111111111111111 MOP: R01 Status:

Tradelines Dup: N Name: CHASE NA Typ: Credit Card Acct Num: 4029360010 Open: 04/01/98 Rpt Dt: 05/01/01

Highline: 6574 HighBat: 6574 CurBat: 0 Curline: 10500 Sis Dt: Mos Rpt: 48 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 1111111111111111111111111111111111 MOP: R01 Status:

Tradelines Dup: N Name: PEOPLES BANK Typ: Credit Card Acct Num: 554514010430 Open: 01/01/01 Rpt Dt: 06/01/01

Highline: 5632 HighBat: 5632 CurBat: 4970 Curline: 10000 Sis Dt: Mos Rpt: 27 Terms: Pmt: 149

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 1111 MOP: R01 Status:

Tradelines Dup: N Name: EXNMBLE/MBGA Typ: Charge Account Acct Num: 89865955660 Open: 04/01/91 Rpt Dt: 06/01/01

Highline: 150 HighBat: 150 CurBat: 71 Curline: 1300 Sis Dt: Mos Rpt: 18 Terms: Pmt: 10

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111 MOP: R01 Status:

Tradelines Dup: N Name: FIRST UNION Typ: HE Loan Acct Num: 438654221087 Open: 09/01/99 Rpt Dt: 06/01/01

Highline: 1244 HighBat: 1244 CurBat: 0 Curline: 20000 Sis Dt: Mos Rpt: 32 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 11111111111111111111 MOP: C01 Status:

Tradelines Dup: N Name: FIRST UNION Typ: HE Loan Acct Num: 438654221036 Open: 03/01/97 Rpt Dt: 06/01/01

Highline: 4404 HighBat: 4404 CurBat: 0 Curline: 10000 Sis Dt: Mos Rpt: 26 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 1111111111111111111111111111111111 MOP: C01 Status: Account closed by consumer

Tradelines Dup: N Name: KOHL'S DEP ST Typ: Credit Card Acct Num: 27853428352 Open: 09/01/98 Rpt Dt: 06/01/01

Highline: 160 HighBat: 160 CurBat: 0 Curline: 1000 Sis Dt: Mos Rpt: 43 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 1111111111111111111111111111111111 MOP: R01 Status:

Tradelines Dup: N Name: PRO BANCORP Typ: Credit Card Acct Num: 2657233370 Open: 08/01/97 Rpt Dt: 06/01/01

Highline: 0 HighBat: 0 CurBat: 0 Curline: 5000 Sis Dt: Mos Rpt: 45 Terms: Pmt:

ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0

Pattern: 1111111111111111111111111111111111 MOP: R01 Status: Account closed by consumer

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ChaseID: 102104000090 FName: GRACE M LName: LAWERENCE Acct: Decision: Withdrawn  
Tradelines Dup: N Name: STRAWBRIDGES Typ: Charge Account Acct Num: 300742606 Open: 01/01/87 Rpt Dt: 06/01/01  
Highline: 800 HighBal: 800 CurBal: 0 Curline: 0 Sls Dt: Mos Rpt: 48 Terms: Pmt:  
ECOA: Both spouses contractually liable Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 1111XX11XX111111111111111111111111 MOP: R01 Status:  
Tradelines Dup: N Name: STRAWBRIDGES Typ: Charge Account Acct Num: 140227121 Open: 04/01/76 Rpt Dt: 06/01/01  
Highline: 780 HighBal: 780 CurBal: 0 Curline: 0 Sls Dt: Mos Rpt: 01 Terms: Pmt:  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 1 MOP: R01 Status:  
Tradelines Dup: N Name: SEARS Typ: Credit Card Acct Num: 5121071754660888 Open: 08/01/90 Rpt Dt: 06/01/01  
Highline: 456 HighBal: 456 CurBal: 0 Curline: 0 Sls Dt: Mos Rpt: 48 Terms: Pmt:  
ECOA: Individual account Past: 0 Max Del: Max: 30/60/90: 0/0/0  
Pattern: 111 MOP: R01 Status: Account closed by consumer